

Children and Christian Stewardship

by Tom Wilkinson, Vice President, Planned Giving, The Florida United Methodist Foundation, Inc.

In a previous life I was a technology and human resources manager for a major European investment bank. My boss Craig would attend a yearly gathering of CIO's (that's "Chief Information Officer") where the boys (they were overwhelmingly male) would debate the next big thing in managing IT departments. My colleagues and I would dread his return, knowing that we would be in for some thrashing around, as Craig would attempt to implement the latest leadership idea on and through us.

I was guilty of the same thing myself once. I attended a human resources seminar in Washington and heard a presentation by Alfie Kohn, author of *Punished By Rewards*, a book that had the distinction of being excerpted simultaneously by the *Harvard Business Review* and by *Parents* magazine. Kohn argued that rewards – that is, compensation, bonuses, and allowance -- were in fact negative influencers. To paraphrase, "If they have to pay you to do it, you must not like doing it."

After hearing Kohn I returned home with a new philosophy of teaching children about money. Allowance was not to be "compensation for services rendered," that is, chores, but rather a sharing in the family's resources. And chores were a way of sharing in the family's responsibilities. My much wiser wife cautioned that I was being utopian in my thinking, but I persisted. And boy was I wrong. The children were all too happy to share in the family resources, but were none too happy to share in the family responsibilities. So we soon returned to the time-tested model which goes something like this: "No allowance unless your room is cleaned and the grass trimmed and the wastebaskets emptied."

Which, believe it or not, brings us to children and Christian stewardship. Most local church stewardship programs emphasize the fact that stewardship is not just about money, but is about our relationship with God and the resources God has provided each of us. Those resources include our time, our talents and our treasure. Put differently, our attitude toward stewardship depends on how we answer the covenantal question, "Will you be loyal to the United Methodist Church and uphold it by your prayers, your presence, your gifts, and your service?"

Teaching children about comprehensive Christian stewardship then must be about more than money, but money plays a vital role. Gary Davis, a member of the Foundation Board of Directors, writes that how well we teach our children about money depends on how well we manage ours. Is your home a "do as I say," or a "do as I do" household?

So whether kids receive an allowance, are paid for household duties, or receive "a little something extra" enclosed with a birthday or Christmas card, their attitudes toward giving and saving can be influenced while they are young. The "80/10/10" rule is a good place to start. Encourage your children to tithe, giving 10% of their allowance to their church or Sunday school. Encourage them to save 10%. Encourage them to spend the remaining 80% wisely, but allow them enough freedom to make their own decisions and learn from their experience.

Together we are training the next generation of Christian stewards. It's a big, important job. The Foundation is available to help, especially in the area of saving. The Development Fund of the Foundation helps build churches while providing an attractive investment option for United Methodists, including kids who want to open a savings account. For information call, click or write us at 800-282-8011, extension 106, www.fumf.org or Post Office Box 3767, Lakeland, FL 33802-3767.